**Summary of Benefits**

**While Receiving Long-Term Disability (LTD)**

**For Members of Service Employees**

**International Union AFL-CIO (SEIU)**

**January 2013**

| **Health Care Plans** | SEIU members become eligible for coverage under the University Health Care Plan while they are receiving benefits under the University of Rochester Long-Term Disability Plan (LTD). A form must be completed and submitted to the Benefits Office within 30 days of the LTD approval date to enroll in the coverage.*

*For individuals (including dependents) covered under a University Health Care Plan who are eligible for Medicare,** Medicare is the primary payer for health care expenses and the University Health Care Plan is the secondary payer.*** This means that the University Health Care Plan will pay after Medicare Part A and Part B pays and that the University Health Care Plans will not cover any expenses that would have been covered under Medicare Part A and Part B. (This is commonly known as a “carve out” plan.)

*For individuals (including dependents) who are not eligible for Medicare,** the University Health Care Plans will pay without a “carve out” for Medicare.***

*SEIU members who choose to enroll in coverage will be billed for their share of the premium, if any, and will need to pay their share of the premium. (SEIU members must continue to pay their share of the premium to continue coverage through the University. If the University does not receive payment for the coverage, the coverage will be terminated on the last day of the month for which the premium has been paid in full and notification of the coverage cancellation will be sent to the faculty or staff member’s home address from the University.)

**Generally individuals are eligible for Medicare at age 65. Medicare also may be available to individuals if they have been entitled to Social Security disability benefits for two years.

***Except in specific circumstances where CMS (Centers for Medicare and Medicaid Services) regulations dictate otherwise.

| **Health Care FSA (Flexible Spending Accounts)** | FSA participation is terminated as of the effective date that individuals are approved for Long-Term Disability benefits. SEIU members with FSA accounts must elect FSA COBRA continuation coverage, and remit after-tax contributions, to continue to submit eligible expenses incurred while receiving Long-Term disability benefits. Otherwise, SEIU members will have 90 days from the effective date to submit eligible expenses incurred prior to the FSA cancellation date.

| **Dependent Care FSA (Flexible Spending Accounts)** | FSA participation is terminated as of the effective date that individuals are approved for Long-Term Disability benefits. SEIU members will have until the end of the plan year to submit eligible expenses incurred during the plan year. (The amount available for reimbursement is limited to the amount credited to their Dependent Care FSA, less any prior reimbursements.)
<table>
<thead>
<tr>
<th>Retirement Program</th>
<th>The ability to make Voluntary Contributions is suspended while on LTD. The University’s Direct Contribution is also suspended while on LTD.</th>
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</thead>
<tbody>
<tr>
<td>Tuition Benefits</td>
<td>SEIU members who have met the Tuition Benefit plan service requirements prior to the effective date of approval for Long-Term Disability benefits are eligible for tuition benefits as though the individual was actively at work. (The time while receiving benefits under the Long-Term Disability plan does not count towards meeting the service requirement for tuition benefits.)</td>
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<tr>
<td>MetLife Auto &amp; Home Insurance</td>
<td>SEIU members receiving Long-Term Disability benefits remain eligible for MetLife Auto &amp; Home insurance. SEIU members will be billed for their premium by MetLife and will need to pay MetLife directly for the coverage to continue.</td>
</tr>
<tr>
<td>University Home Ownership Incentive Program</td>
<td>SEIU members receiving Long-Term Disability benefits remain eligible for the University Home Ownership Incentive Program.</td>
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The University reserves the right to modify, amend or terminate the plans at any time. This document provides only a summary of the main features of each plan. The plan documents will govern in the event of any discrepancies. Detailed information on the benefit plans is available on the Benefits website www.rochester.edu/benefits.

For information on your benefits through SEIU, please contact the SEIU Union Office.